## **AMENDMENT**

Please amend the captioned application, without prejudice, as follows. Attached hereto is a marked-up version of the changes made to the claims captioned "Version of Claims With Markings To Show Changes Made".

## In the Claims:

Please cancel claims 21 and 22.

Please amend Claims 1, 6, 12 and 20 to read as follows:

1. (Twice Amended) A method for providing a multiple-service card, the method comprising the steps of:

receiving at a service partner establishment an application for a multiple-service card from a consumer, said application comprising credit card information and service partner information, said service partner information related at least in part to membership in the service partner establishment;

communicating said credit card application information to a provider of credit services, wherein said provider of credit services is configured to thereafter determine whether it desires to extend credit to the consumer; and

if said provider of credit services desires to extend credit to the consumer, causing a multiple-service card to be sent to the consumer, wherein said multiple-service card is configured for providing a primary party's services and a service partner's services.

6. (Twice Amended) A method for providing a multiple-service card, the method comprising the steps of:

receiving from a service partner establishment an application for a multipleservice card from a consumer, said application comprising credit card information and membership card information, said membership card information related at least in part to membership in the service partner establishment;

determining whether it is desired to extend credit to the consumer;

if it is desired to extend credit to the consumer, communicating said membership card information to a provider of membership services; and causing a multiple-service card to be sent to the consumer.

12. (Twice Amended) A system for providing a multiple-service card comprising:

at least one service partner;

a card service engine in communication with said at least one service partner; and at least one primary party in communication with said card service engine; wherein said at least one primary party provides a credit card service;

wherein said at least one primary party is capable of receiving data from, and transmitting data to, said card service engine;

wherein said card service engine is configured to receive at a service partner establishment an application for a multiple-service card from a consumer, said application comprising credit card information and service partner information, said service partner information related at least in part to membership in the service partner establishment, and wherein said primary party is configured to determine whether it desires to extend credit to the consumer based on said application.

20. (Amended) A multiple-service card associated with which there is a service partner, a primary party and a holder, the card comprising:

a first side and a second side,

the first side having first indicia associated with said primary party.

the second side having second indicia associated with said service partner,

wherein said primary party is a provider of credit services and said service partner is a provider of membership club services.